

IN THE SPECIFICATION:

Please replace paragraph [0020] with the following amended paragraph:

[0020] As used herein, the term database generally refers to a collection of data arranged for ease and speed of search and retrieval. Further, a database comprises logical and physical structures. While the following description focuses on generating transaction statements for relational databases, those skilled in the art will recognize the methods described herein may be used with any type of database including an object-relational database and an XML-based database, where XML stands for "eXtensible-Markup-Language".